

IN THE SPECIFICATION:

Please replace the third full paragraph on page 3 of the specification with the following amended paragraph:

For a more complete understanding of this invention, reference should now be had made to the ~~embodiment~~ embodiment(s) illustrated in greater detail in the accompanying ~~drawing~~ drawings and described below by way of examples of the invention. In the drawings[[.]]:

Please replace the first full paragraph on page 9 of the specification with the following amended paragraph.

The network server 10, ~~400~~ 110 validates the user identification by decrypting the authorization code. This information is then cross-referenced with the merchant code to identify the information available to the merchant. The merchant can then view the information stored within the server 10, 110, upload/download information, and perform transactions which are recorded at the server 10, ~~400~~ 110.

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